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Clerical, Medical, and General LIFE ASSURANCE SOCIETY.

ESTABLISHED 1824.

DIRECTORS.

CHAIRMAN—JOSEPH HENRY GREEN, Esq., D.C.L., F.R.S.

DEPUTY-CHAIRMEN { RIGHT HON. JOHN ROBERT MOWBRAY, M.P.
WILLIAM BOWMAN, Esq., F.R.S.

PATRICK BLACK, M.D.

SIR B. C. BRODIE, BART., D.C.L., F.R.S.

REV. THOMAS DALE, M.A.

THOMAS DAVIS, Esq.

CHARLES M. DEANE, Esq.

JAMES DUNLAP, M.D.

CLEMENT HUE, M.D.

REV. JOHN E. KEMPE, M.A.

RICHARD HOWSON LAMB, Esq.

GERARD W. LYDEKKER, Esq.

ANDREW A. MIEVILLE, Esq.

REV. JOSEPH MOORE, M.A.

GEORGE NORMAN, Esq.

GEORGE H. PINCKARD, Esq.

SPECIAL NOTICE.

All persons who effect Policies on the Participating Scale before June 30th, 1860, will be entitled, at the *next Bonus*, to one year's additional share of profits over later Assurers.

Tables of Rates, and Forms of Proposal, can be obtained of any of the Society's Agents, or of

GEORGE CUTCLIFFE, *Actuary & Secretary*,

13, ST. JAMES'S SQUARE, LONDON, S.W.

Equity and Law Life Assurance Society,

*For Assuring the Lives of Persons in every Profession and Station,
wherever Resident.*

OFFICE—No. 26, LINCOLN'S INN FIELDS, LONDON, W.C.

CAPITAL—ONE MILLION, in £10,000 SHARES of £100 EACH.

TRUSTEES.

THE RIGHT HONOURABLE LORD CRANWORTH.

THE RIGHT HON. LORD MONTEAGLE.

THE RIGHT HONOURABLE THE LORD CHIEF JUSTICE ERLE.

THE RIGHT HON. THE LORD CHIEF BARON.

THE RIGHT HON. SIR JOHN TAYLOR COLERIDGE.

NASSAU WILLIAM SENIOR, Esq.

CHARLES PURTON COOPER, Esq., Q.C., LL.D., F.R.S.

GEORGE CAPRON, Esq.

DIRECTORS.

CHAIRMAN—NASSAU W. SENIOR, Esq. DEPUTY-CHAIRMAN—GEO. LAKE RUSSELL, Esq.

Parties Assuring within Six Months of their last Birthday are allowed a proportionate diminution in the Premium.

Eighty per Cent. of the Profits are divided at the end of every five years among the Assured. At the first Division, to the end of 1849, the addition to the amount assured averaged 50 per Cent.; and at the second, to the end of 1854, 55 per Cent. on the Premiums paid during the preceding five years. Another Division will be made in the present year.

The Conditions of Assurance have recently undergone a very careful revision, in order to render them as favourable as possible to the Assured.

The Reports and Accounts are printed periodically. Copies, with Prospectuses, and every information, may be had upon written or personal application to the Office.

EAGLE INSURANCE COMPANY.

REPORT OF THE DIRECTORS FOR THE YEAR ENDING 30TH JUNE, 1859.

ANOTHER year has elapsed, and the Directors have to make their usual Report to the Proprietors. As on former occasions, they will first beg the attention of the Proprietors to the Surplus Fund Account, which serves, as they are no doubt aware, to exhibit the chief occurrences of the year, the Balance Sheet hereafter to be referred to indicating the condition of the Company at the end of it.

The first-mentioned document is as follows:—

SURPLUS FUND ACCOUNT.

INCOME OF THE YEAR ENDING JUNE 30 TH , 1859.				CHARGE OF THE YEAR.			
	£	s.	d.		£	s.	d.
Balance of Account, June 30 th , 1858	482,879	7	7	Dividend to Proprietors			10,138 7 6
Ditto, Albion Insurance Company	128,526	0	10	Claims on decease of Lives			
Premiums on New Assurances	24,120	12	7	Assured	220,917	14	2
Ditto on Renewed	237,769	10	3	Additions thereto	18,350	17	11
Interest from Investments	281,890	2	10	Policies surrendered	12,075	13	0
	79,650	19	4	Reassurances, New	5,308	9	2
				Ditto, Old	25,021	3	7
					281,673	17	10
				Commission	9,247	4	0
				Medical Fees	912	17	0
				Income Tax	1,977	8	6
				Expenses of Management	9,982	18	7
					303,794	5	11
				Balance of Account, June 30 th , 1859, as below	659,013	17	2
					£372,916	10	7
	£372,946	10	7				

Examined and found to be correct,

(Signed) THOMAS ALLEN, }
WILLIAM HENRY SMITH, Jun., } Auditors.

The Proprietors will remember that the junction of the Albion with the Eagle was completed at the commencement of the past year; and it will be seen, that out of the Assets transferred by that Company the sum of £128,526. 0s. 10d. was contributed to the Surplus Fund.

The income from Premiums on new Assurances is £24,120. 12s. 7d. A portion of the risk under these, however, it has been necessary to reinsure, and the amount paid on this score will be seen on the credit side of the account.

The total income from Premiums and interest is £361,541. 2s. 2d., not quite £1,000 per diem, the rate of income anticipated in the last Report.

Deducting the sums to be immediately disbursed, the realized Assets of the conjoint Companies on the 30th of June, 1858, were £1,752,535. 14s. 5d.; and since the interest received amounts, as above shown, to £79,650. 19s. 4d., it follows that the Company's funds of that date, productive and unproductive, have been accumulating during the year at the average rate of £4. 11s. per cent.

The payment for claims on decease of Lives Assured is large in the abstract, but it does not much exceed the average of 2½ per cent. on the total amount assured.

The expenses have unavoidably increased; they are, however, not quite double what they were twelve years ago, while the Company's business is now six times greater than it was then; hence the rate of the expenditure is reduced during that period about 66 per cent.

The Balance Sheet is as follows:—

BALANCE SHEET.

LIABILITIES.			ASSETS.		
	£	s.		£	s.
Interest due to Proprietors	6,532	11 4	Amount invested in Fixed Mortgages and Life Interests	1,206,484	9 11
Claims on decease of Lives Assured and additions thereto unpaid	58,803	13 7	Ditto decreasing Mortgages	156,801	1 11
Cash Bonus due to Policy-holders	14,566	2 3	Ditto Reversions	61,478	15 7
Sundry Accounts	7,028	5 5	Ditto Funded Property and Government Annuities	162,847	17 2
Value (1857) of Sums Assured	4,013,211	8 6	Ditto temporary Securities	107,021	10 6
Proprietors' Fund	£203,850	0 0	Current Interest on the above Investments	22,374	12 9
Surplus Fund, as above	659,013	17 2	Cash and Bills	24,344	4 6
			Advanced on the Company's Policies	82,101	13 6
			Agents' Balances	23,728	2 3
			Sundry Accounts	6,361	14 5
			Value (1857) of Assurance Premiums	3,109,681	15 9
				£4,963,425	18 3
	£4,963,425	18 3			

Examined and found to be correct,

(Signed) THOMAS ALLEN, }
WILLIAM HENRY SMITH, Jun., } Auditors.

Here it will be seen that the total Assets of the Company, realized and to be realized, are not much short of £5,000,000; those of the former description amounting to £1,853,744. 2s. 6d., and those of the latter to £3,109,681. 15s. 9d.

The Surplus Fund has increased (mainly by the junction with the Albion) from £482,879. 7s. 7d., in 1858, to £659,013. 17s. 2d. in 1859, the increase being £176,134. 9s. 7d.

It must not be forgotten, however, that the true amount of this fund, which constitutes the provision for future bonuses and expenses, can be determined only by a revaluation of all the Company's Assets and Liabilities; and this revaluation, the Proprietors are aware, will next be made in 1862.

Meanwhile, as the amount of the fund is large, it may prevent misapprehension to point out, that in the accounts of a Life Assurance Company made up as these are, the surplus fund should never be reduced below a certain amount, to be regulated from time to time by the ascertained value of the income; and that it is the excess accruing in the fund, over and above this amount, and not the fund itself, which is properly divisible at the epochs appointed for the distribution of profits.

In the case of the Eagle, this excess is, at the present time, no doubt, considerable; and the Directors have every reason to believe, that when the time arrives for the next division of profits, the amount of it will be such as to give ample satisfaction to all concerned.

The Trustees and Directors of the Company are now as follow:—

TRUSTEES.

LORD BATEMAN.
ROBERT CHEERE, Esq.
JOSEPH ESDAILLE, Esq.
CHARLES THOMAS HOLCOMBE, Esq.

RICHARD HARMAN LLOYD, Esq.
WILLIAM JAMES MAXWELL, Esq.
RALPH CHARLES PRICE, Esq.
HON. E. T. YORKE, M.P.

And other Gentlemen.

DIRECTORS.

CHARLES BISCHOFF, Esq., *Chairman.*

THOMAS BODDINGTON, Esq., *Deputy-Chairman.*

JOHN WHITE CATER, Esq.
CHARLES CHATFIELD, Esq.
THOMAS DEVAS, Esq.
SIR JAMES BULLER EAST, BART., M.P.
NATHANIEL GOULD, Esq.
ROBERT A. GRAY, Esq.
WILLIAM AUGUSTUS GUY, M.D.
CHARLES THOMAS HOLCOMBE, Esq.
RICHARD HARMAN LLOYD, Esq.

JOSHUA LOCKWOOD, Esq.
JAMES MURRAY, Esq.
SIR W. G. OUSELEY, K.C.B., D.C.L.
W. ANDERSON PEACOCK, Esq.
RALPH CHARLES PRICE, Esq.
PHILIP ROSE, Esq.
GEORGE RUSSELL, Esq.
THOMAS GODFREY SAMBROOKE, Esq.
CAPT. LOUIS SYMONDS TINDAL, R.N.

RIGHT HON. SIR JOHN YOUNG, BART.

Guardian

FIRE AND LIFE ASSURANCE COMPANY,

No. 11, LOMBARD STREET, LONDON, E.C.

ESTABLISHED 1821.

DIRECTORS.

HENRY HULSE BERENS, Esq., *Chairman.*
CHAS. WM. CURTIS, Esq.
FRANCIS HART DYKE, Esq.
SIR W. M. T. FARQUHAR, Bt. M.P.
SIR WALTER K. FARQUHAR, BART.
THOMSON HANKEY, Esq., M.P.
JOHN HARVEY, Esq.

HENRY VIGNE, Esq., *Deputy-Chairman.*
JOHN G. HUBBARD, Esq., M.P.
JOHN LABOUCHERE, Esq.
JOHN LOCH, Esq.
STEWART MARJORIBANKS, Esq.
JOHN MARTIN, Esq.
ROWLAND MITCHELL, Esq.

JAMES MORRIS, Esq.
HENRY NORMAN, Esq.
HENRY R. REYNOLDS, Esq.
SIR GODFREY J. THOMAS, Bt.
JOHN THORNTON, Esq.
JAMES TULLOCH, Esq.

AUDITORS.

LEWIS LOYD, Esq.
JOHN HENRY SMITH, Esq.

HENRY SYKES THORNTON, Esq.
CORNELIUS PAINE, JUN., Esq.

THOS. TALLEMACH, Esq., *Secretary.*—SAMUEL BROWN, Esq., *Actuary.*

LIFE DEPARTMENT.—UNDER THE PROVISIONS OF AN ACT OF PARLIAMENT, this Company now offers to future Insurers Eighty per Cent. of the Profits, with Quinquennial Division, or a Low Rate of Premium without participation of Profits.

The next division of Profits will be declared in June 1860, when all Participating Policies which shall have subsisted at least one year at Christmas 1859 will be allowed to share in the Profits. At the Five Divisions of Profits made by this Company, the total Reversionary Bonuses added to the Policies have exceeded £913,000.

At the last Valuation, at Christmas, 1854, the Assurances in force amounted to upwards of £4,240,000: the Income from the Life Branch in 1854 was more than £200,000; and the Life Assurance Fund, after Division of Profits (independent of the Guarantee Capital), exceeded £1,540,000.

LOCAL MILITIA & VOLUNTEER CORPS.—No extra Premium is required for service therein.

INVALID LIVES.—Persons who are not in such sound health as would enable them to insure their Lives at the Tabular Premiums, may have their Lives insured at Extra Premiums.

LOANS granted on Life Policies to the extent of their values, provided such Policies shall have been effected a sufficient time to have attained in each case a value not under £50.

ASSIGNMENTS OF POLICIES.—Written Notices of, received and registered.

MEDICAL FEES paid by the Company, and no charge will be made for Policy Stamps.

Notice is hereby given, That Fire Policies which expire at Lady-day must be renewed within fifteen days at this Office; or with Mr. SAMS, No. 1, St. James's Street, corner of Pall Mall; or with the Company's Agents throughout the Kingdom; otherwise they become void.

Losses caused by Explosion of Gas are admitted by this Company.

Gresham Life Assurance Society,

37, OLD JEWRY, LONDON, E. C.

ORIGINAL TRUSTEES.

MATTHEW MARSHALL, Esq., Bank of England.
STEPHEN OLDING, Esq., Lombard Street.
WILLIAM SMEE, Esq., Bank of England.

DIRECTORS.

WILLIAM TABOR, Esq., *Chairman.*
JOHN BEADNELL, Esq., *Deputy-Chairman.*
FREDERICK A. DAVISS, Esq. | EDWARD SOLLY, F.R.S.
J. LYNE HANCOCK, Esq. | W. H. THORNTHWAITE, Esq.
ALFRED SMEE, F.R.S. | GEORGE TYLER, Esq.
JOSEPH WILLIAMS, Esq.

BANKERS.

BANK OF ENGLAND, & OLDING, SHARPE, & CO.

MEDICAL REFEREE.

ALFRED SMEE, F.R.S., Surgeon to the Bank of England.

SOLICITOR.

T. H. DEVONSHIRE, Esq., 8, Old Jewry.

ACTUARY & SECRETARY.

EDWIN JAMES FARREN, Esq.

Considering the present extent and nature of the transactions of the GRESHAM, the Directors have deemed it advisable to apply to the Bank of England, for permission to exercise the Corporate function of investing in the Public Funds, under the Society's Common Seal, and are glad to be able to say that the permission has been granted.

Without wishing, in the least degree, to forestall the result of the elaborate calculations which will be made, prior to the declaration of any new Bonus, the Directors think it perfectly legitimate to contrast the present state of the Society at this period, as compared with that of the year before the Bonus of 1855.

At that date the new Premiums were £7,129. 18s. 5d.; the current Premiums, £35,379. 9s. 1d.; and the Funds, at interest or actually in hand, exclusive of Deposits, were £69,689. 4s. 10d.

At the close of the past year, the new Premiums were £28,208. 2s. 10d.; the current Premiums, £85,598. 12s. 4d.; and the Funds, at interest or actually in hand, exclusive of Deposits, £184,609. 19s. 2d.

It is not the intention, by such comparisons, to offer any suggestion as to the amount of the ensuing division, or as to Gresham Bonuses generally. On the contrary, persevering in the same course of caution which the Directors have always endeavoured to uphold, they will seek rather to err on the side of safety, than even approach the line of imprudence, in such important transactions. With such results, however, as the above to offer, they have thought it right to exemplify the great progress the Institution has made within so short a period.

Policies are effected without loss of time, formalities being carried through at the Office every day, from 10 to 4; Saturdays, 10 to 2; Medical Officer, daily, at 11. The Board assembles on Thursdays, at half-past 12.

Loans may be obtained in connection with Policies effected with the Company. There has been advanced in this respect upwards of a Quarter of a Million since July, 1848.

No extra charge for Volunteers in the Rifle Corps.

Annual Reports, Prospectuses, and other Forms, on application.

EDWIN JAMES FARREN,
Actuary and Secretary.

The London Assurance,

INCORPORATED A.D. 1720,

FOR LIFE, FIRE, AND MARINE ASSURANCES.

HEAD OFFICE—No. 7, ROYAL EXCHANGE, CORNHILL.

JOHN ALVES ARBUTHNOT, Esq., *Governor.*
 JOHN ALEX. HANKEY, Esq., *Sub-Governor.*
 BONAMY DOBREE, Jun., Esq., *Deputy-Governor.*

DIRECTORS.

NATHAN ^L . ALEXANDER, Esq. RICHARD BAGGALLAY, Esq. HENRY BONHAM BAX, Esq. JAMES BLYTH, Esq. EDWARD BUDD, Esq. EDWARD BURMESTER, Esq. CHARLES CRAWLEY, Esq. F. G. DALGETY, Esq.	JOHN ENTWISLE, Esq. ROBT. GILLESPIE, Jun., Esq. HARRY GEO. GORDON, Esq. EDWIN GOWER, Esq. SAMUEL GREGSON, Esq., M.P. A. C. GUTHRIE, Esq. EDWARD HARNAGE, Esq. LOUIS HUTH, Esq.	WILLIAM KING, Esq. CHARLES LYALL, Esq. JOHN ORD, Esq. CAPT. R. W. PELLY, R.N. DAVID POWELL, Esq. P. F. ROBERTSON, Esq. ALEXANDER TROTTER, Esq. LESTOCK P. WILSON, Esq.
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WEST END OFFICE—No. 7, PALL MALL.

COMMITTEE.

TWO MEMBERS OF THE COURT in rotation, and
 HENRY KINGSCOTE, Esq. AND JOHN TIDD PRATT, Esq.
Superintendent.—PHILIP SCOONES, Esq.

LIFE DEPARTMENT.

Actuary.—PETER HARDY, Esq., F.R.S.

THIS CORPORATION has granted Assurances on Lives for a **period exceeding One Hundred and Thirty Years**, having issued its first Policy on the 7th June, 1721.

Two-thirds, or **66 per cent.**, of the entire Profits are given to the Assured.

Policies may be opened under any of the following plans, viz. :—

At a low rate of Premium, without participation in Profits, or at a somewhat higher rate, entitling the Assured, either after the first five years, to an annual abatement of Premium for the remainder of Life, or, after payment of the first Premium, to a participation in the ensuing Quinquennial Bonus.

The high character which this ancient Corporation has maintained during **nearly a Century and a Half**, secures to the public a full and faithful declaration of Profits.

The Corporation bears the whole EXPENSES OF MANAGEMENT, thus giving to the Assured, conjoined with the protection afforded by its **Corporate Fund**, advantages equal to those of any system of Mutual Assurance.

All Policies are issued Free from Stamp Duty, or from charge of any description whatever, beyond the Premium.

The Fees of **Medical Referees** are paid by the Corporation.

Annuities are granted by the Corporation, payable Half-Yearly.

FIRE DEPARTMENT.

Manager.—THOS. B. BATEMAN, Esq.

Common Assurances, One Shilling and Sixpence per Cent.

Hazardous Assurances, Two Shillings and Sixpence per Cent.

Doubly Hazardous Assurances, Four Shillings and Sixpence per Cent.

Foreign and Special Assurances accepted at moderate Rates.

Prospectuses and all other Information may be obtained by either a written or personal application to the Actuary, the Manager of the Fire Department, or to the Superintendent of the West End Office.

JOHN LAURENCE, *Secretary.*

Legal and General

LIFE ASSURANCE SOCIETY;

ESTABLISHED 1836.

FOR ASSURING THE LIVES OF PERSONS IN EVERY STATION OF LIFE, WHEREVER RESIDENT.

OFFICE—No. 10, FLEET STREET, LONDON, E.C.

Trustees.

THE RIGHT HONOURABLE LORD LYNTHURST.
THE RIGHT HONOURABLE THOMAS ERSKINE.
THE RIGHT HONOURABLE SIR J. L. KNIGHT BRUCE,
Lord Justice.
THE HON. SIR WM. PAGE WOOD, Vice-Chancellor.
THE HONOURABLE MR. JUSTICE WILLIAMS.
THE HON. SIR GEORGE ROSE.

SIR WILLIAM DOMVILLE, Bart.
KENTON STEVENS PARKER, Esq., Q.C., Examiner
in Chancery.
EDWARD SMITH BIGG, Esq.
ROBERT BAYLY FOLLETT, Esq., Taxing Master
in Chancery.

Directors.

AUSTIN, CHARLES, Esq., Q.C.
BIGG, EDWARD SMITH, Esq.
BRODERIP, FRANCIS, Esq.
BRUCE, The Right Hon. Sir J.
L. KNIGHT, Lord Justice.
CHANNELL, The Hon. Mr. Baron.
CHICHESTER, J. H. R., Esq.
COOKSON, WILLIAM STRICK-
LAND, Esq.
CURRIE, JAMES, Esq.

FOLLETT, ROBERT BAYLY, Esq.,
Taxing Master in Chancery.
FREERE, BARTLE J. LAURIE, Esq.
GOULBURN, Mr. Serjeant, Com-
missioner in Bankruptcy.
HORNE, SIR WILLIAM.
LAMB, GEORGE, Esq.
LEMAN, JAMES, Esq.
LYON, JAMES WITTIT, Esq.
PARKER, KENTON S., Esq., Q.C.
Examiner in Chancery.

PEMBERTON, EDWD. LEIGH, Esq.
PLATT, The Hon. Sir THOS. J.
RIDDELL, Sir WALTER
BUCHANAN, Bart.
ROSE, The Hon. Sir GEORGE.
SCADDING, EDWIN WARD, Esq.
SMITH, MONTAGUE EDWARD,
Esq., Q.C., M.P.
SWANSTON, C. T., Esq., Q.C.
TILSON, THOMAS, Esq.

Auditors.

For the Proprietors—JOHN HENRY BOLTON, Esq.; JOHN EVANS, Esq., Q.C.

For the Assured—JAMES BEAUMONT, Esq.; JOHN OSBORNE, Esq.

Solicitors.—Messrs. DOMVILLE, LAWRENCE, & GRAHAM.

Bankers.—Messrs. GOSLINGS & SHARPE.

Physician.—THOMAS ALFRED BARKER, Esq., M.D.

Surgeon.—JOHN G. PERRY, Esq.

Actuary.—THOMAS ROWE EDMONDS, B.A.

Secretary.—JOHN NETTLETON.

A copy of the Cash Account for the past year, and a Statement of the Assets and Property of the Society on the 31st December, 1859, may be had on application at the Office of the Society.

National Mercantile

(MUTUAL) LIFE ASSURANCE SOCIETY,

POULTRY, MANSION HOUSE, LONDON.

MUTUAL ASSURANCE WITHOUT PERSONAL LIABILITY.

EMPOWERED BY SPECIAL ACT OF PARLIAMENT.—ESTABLISHED IN 1837.

TRUSTEES.

GEORGE MOORE, Esq.

ROBERT WILCOXON, Esq.

PETER ROLT, Esq.

DIRECTORS.

ROBERT WILCOXON, Esq., CHAIRMAN (*A. & R. Wilcoxon*).

WILLIAM LAWSON, Esq., DEPUTY-CHAIRMAN (*Trower, Lawson, & Trower*).

JOHN D. CARTER, Esq. (*Wiggins, Teape, Carter, & Barlow*), Aldgate.

GEORGE CURSHAM, M.D., 55, Victoria Street, Westminster.

WILLIAM FREDERICK DE LA RUE, Esq. (*De la Rue & Co.*)

R. W. JOHNSON, Esq., Moorgate.

JAMES PEEK, Esq. (*Peek, Brothers, & Co.*)

FREDERICK TWYNAM, Esq., Bishopstoke, Hants.

JAMES WORRALL, Jun., Esq., ALDERMAN (*J. & J. M. Worrall*), Salford, Manchester.

Bankers.—THE LONDON JOINT-STOCK BANK.

Physician.—GEORGE CURSHAM, M.D., 55, Victoria Street, Westminster.

Surgeon.—CHARLES RAY, Esq., 82, Gracechurch Street.

Among other advantages offered by this Society are—Mutual Assurance in its best form, without personal liability—the whole of the Profits divided quinquennially amongst Policy Holders of five years' standing or upwards—economy of management—moderate rates of Premium, and prompt settlement of Claims.

VALIDITY AND INDISPUTABILITY OF POLICIES.—*Policy Holders in this Office, after the expiration of five years, are entitled to proceed to and from any part of the world, without any charge for voyage or residence; and the non-payment of the Premium at the periods prescribed by the Policy will alone, under any circumstances, thereafter vitiate the Policy or render it null and void.*

DAYS OF GRACE.—Claims on the Society by death occurring within the days of grace are held valid, notwithstanding the Premiums be unpaid; and the amount due to the Society can be deducted from the amount assured, on settlement of a claim.

VOLUNTEER RIFLE CORPS.—No extra Premium is required for service in these Corps within the United Kingdom.

Examples of Bonus Additions declared 1st July, 1858:—

Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1863.	Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1863.	Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1863.
19	33	£999 19	£366 4 0	14	44	£1000 0	£286 1 0	10	27	£500 0	£120 6 0
17	39	999 0	306 17 0	13	32	999 0	272 17 0	9	25	499 19	112 12 0
16	41	3000 0	958 19 0	12	34	499 19	141 16 0	7	31	499 19	93 7 0
15	43	499 0	143 6 0	11	33	999 0	264 9 0				

Where the Bonus has been taken by way of Reduction of Premium, the Reductions have varied from 20 to 70 per Cent.

JENKIN JONES, ACTUARY AND SECRETARY.

Pelican LIFE INSURANCE COMPANY.

ESTABLISHED IN 1797,
70, LOMBARD STREET, CITY;
AND
57, CHARING CROSS, WESTMINSTER.

Directors.

OCTAVIUS EDWARD COOPE, Esq.
WILLIAM COTTON, D.C.L., F.R.S.
JOHN DAVIS, Esq.
J. A. GORDON, Esq., M.D., F.R.S.
KIRKMAN D. HODGSON, Esq., M.P.
HY. LANCELOT HOLLAND, Esq.

WM. JAS. LANCASTER, Esq.
JOHN LUBBOCK, Esq., F.R.S.
BENJAMIN SHAW, Esq.
MATTHEW WHITING, Esq.
M. WYVILL, Jun., Esq., M.P.

This Company offers

COMPLETE SECURITY.

Moderate Rates of Premium, with Participation in Four-fifths, or Eighty per Cent., of the Profits.

Low Rates, without Participation in Profits.

LOANS

in connection with Life Assurance, on approved Security, in Sums of not less than £500.

ANNUAL PREMIUM

required for the Assurance of £100 for the Whole Term of Life:—

Age.	Without Profits.			With Profits.			Age.	Without Profits.			With Profits.		
	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
15	1	11	0	1	15	0	40	2	18	10	3	6	5
20	1	13	10	1	19	3	50	4	0	9	4	10	7
30	2	4	0	2	10	4	60	6	1	0	6	7	4

ROBERT TUCKER, *Actuary & Secretary.*

The Royal Exchange Assurance.

Incorporated A.D. 1720 by Charter of King George the First, and confirmed by Special Acts of Parliament.

CHIEF OFFICE: ROYAL EXCHANGE, LONDON. BRANCH: 29, PALL MALL.

OCTAVIUS WIGRAM, Esq., *Governor.*
GEORGE PEARKES BARCLAY, Esq., *Sub-Governor.*
SIR JOHN WILLIAM LUBBOCK, Bart., *Deputy-Governor.*

FIRE, LIFE, and MARINE ASSURANCES may be effected with this Corporation on advantageous terms.

Life Assurances are granted with or without participation in Profits; in the latter case at reduced rates of Premium.

Any sum not exceeding £15,000 may be assured on the same Life.

The Reversionary Bonus on British Policies has averaged **48 per cent.** upon the Premiums paid, or very nearly **2 per cent. per annum** upon the sum assured.

The future Divisions of Profit will take place **every Five Years.**

The Expenses of Management, being divided between the different branches, are spread over a *larger amount of business than that transacted by any other Office.* The charge upon each Policy is thereby so much reduced as to account for the magnitude of the Bonus which has been declared, and to afford a probability that a similar rate will be maintained at future divisions.

This Corporation affords to the Assured a liberal participation in Profits, with exemption under Royal Charter from the liabilities of partnership;—a rate of Bonus equal to the average returns of Mutual Societies, with the guarantee, not afforded by them, of a large invested Capital Stock;—the advantages of modern practice, with the security of an Office whose resources have been tested by the experience of **nearly a Century and a Half.**

The Corporation has always allowed the Assured to serve in the Militia, Yeomanry, or Volunteer Corps, within the United Kingdom, free of charge.

JOHN A. HIGHAM, *Actuary and Secretary.*

United Kingdom Life Assurance Company,

No. 8, WATERLOO PLACE, PALL MALL, LONDON, S.W.

The Funds or Property of the Company, as at 31st December, 1858, amounted to
£652,618. 3s. 10d.,
invested in Government or other approved Securities.

THE HONOURABLE FRANCIS SCOTT, M.P., *Chairman.*
CHARLES BERWICK CURTIS, Esq., *Deputy-Chairman.*

INVALID LIVES.—Persons not in sound health may have their lives insured at equitable rates.

ACCOMMODATION IN PAYMENT OF PREMIUMS.—Only one half of the Annual Premium, when the Insurance is for life, is required to be paid for the first five years, simple interest being charged on the balance. Such arrangement is equivalent to an immediate advance of 50 per Cent. upon the Annual Premium, without the borrower having recourse to the unpleasant necessity of procuring Sureties, or assigning and thereby parting with his Policy, during the currency of the Loan, irrespective of the great attendant expenses in such arrangements.

The above mode of Insurance has been found most advantageous when Policies have been required to cover monetary transactions, or when incomes applicable for Insurance are at present limited, as it only necessitates half the outlay formerly required by other Companies before the present system was instituted by this Office.

LOANS are granted, likewise, on real and personal Securities.

Forms of Proposals, and every information afforded, on application to the Resident Director, 8, Waterloo Place, Pall Mall, London, S.W.

By order,
E. LENNOX BOYD, *Resident Director.*

EXTENSION OF THE University Life Assurance Society.

ESTABLISHED 1825.—INCORPORATED BY ROYAL CHARTER.

24, SUFFOLK STREET, PALL MALL EAST, LONDON, S.W.

CAPITAL, £800,000.

PRESIDENT.

HIS GRACE THE LORD ARCHBISHOP OF CANTERBURY.

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The Right Hon. the Lord CHIEF BARON OF
THE EXCHEQUER.
EDWARD ROMILLY, Esq.
THOMAS WATSON, Esq., M.D.
Right Hon. J. S. WORTLEY.
JOHN WRAY, Esq.
JOHN COPLEY WRAY, Esq.

Nine-tenths of the profits are appropriated to the Assured, who are under no liability.

The new Charter enables the Society to effect Assurances and grant Annuities on the Lives and Survivorships of all persons who, at the time of effecting such Assurances, shall be, or shall have been, Members of *any* University of the *United Kingdom of Great Britain and Ireland*, or of *any* College, Hall, or other similar Institution for the purpose of education, in the said United Kingdom; in addition to effecting Assurances on the lives of all persons whose names are, or have been, on the Books or Boards of any College or Hall, at Oxford or Cambridge.

Amount of Capital originally subscribed, £800,000; on which has been paid up	£30,000
Amount accumulated from Premiums	755,000
Annual Income	77,000
Amount of Policies in Existence	1,515,000

By which it is seen that this Society possesses ample means in proportion to its liabilities.

Commission allowed to Solicitors and other Agents introducing Assurances.

Forms of Proposal and Prospectuses may be obtained on application to this Office, or to Rev. H. Cornish, Oxford; Wm. Hopkins, Esq., M.A., Cambridge; Wm. Hales Carroll, Esq., Dublin; Rev. J. Cundill, B.D., Durham.

CHARLES M. WILLICH, *Secretary and Actuary.*

Victoria and Legal & Commercial

LIFE ASSURANCE COMPANY,

18, KING WILLIAM STREET, MANSION HOUSE, LONDON, E.C.

Every description of Assurance and Annuity business is transacted by the Company on liberal terms.

Policies can be effected on a *Profit* or *Non-Profit* scale, for *Terms of Years*, on *Joint Lives* and on *Survivorships*.

ENDOWMENT ASSURANCES are granted, payable at 60, 65, or any other age, or at death, should that happen previously.

Premiums may be paid in a *Single Sum*, *Annually*, *Half-yearly*, or *Quarterly*, or for a limited term of years, &c.

PARTICIPATION IN PROFITS—BONUS.

Four-Fifths or 80 per Cent. of the entire Profits of the Company are appropriated every Five Years to Parties Assuring on the Profit Scale, and who have been assured three clear years. The Bonus may be applied either in addition to the Sum assured, or in reduction of the future Premiums.

CREDIT OF ONE-THIRD OF THE PREMIUMS TILL DEATH, OR ONE-HALF FOR FIVE YEARS.

When an Assurance is effected for the Whole Term of Life, *one half of the Annual Premiums may remain on Credit for Five Years, at 5 per Cent. per Annum Interest*, to be paid off at the expiration of the Five Years, or to remain as a charge upon the Policy, as may be agreed upon; or *one-third of the Premium may remain unpaid till death*.

ADVANCES are made upon the security of *Freehold* and *Leasehold Property* of adequate value, of *Life Interests*, *Reversions*, and other Assignable Property or Income, and also on Personal Security.

Forms of Proposal, and every information, may be obtained at the Office, or by letter addressed to the Actuary.

WILLIAM RATRAY, *Actuary & Secretary*.

Western Life Assurance Society,

3, PARLIAMENT STREET, LONDON, S.W.

ESTABLISHED 1842.

TRUSTEES.

T. S. COCKS, Esq., J. P. for Middlesex, Charing Cross and Hereford Street, Park Lane.

J. H. GOODHART, Esq., J. P. for Surrey, Manor House, Upper Tooting, Surrey.

AUGUSTIN ROBINSON, Esq., J. P. for Middlesex, Lavant House, Chichester.

1. CREDITORS and BORROWERS can insure their Debts with special advantages in this Society.

2. PARTNERS IN FIRMS can increase their available Capital by the aid of a special Life Assurance Policy.

3. Officers in the Army and Civilians proceeding to India, or any of the British Colonies, may insure their lives on favourable terms.

4. IMMEDIATE BONUSES.—The rates of this Society, when compared with the higher rates of other Offices, will be found to give an immediate Bonus to Assurers.

5. VALUABLE PRIVILEGES.—Policies effected in this Office do not become void through temporary difficulty in paying a Premium, as permission is given, upon application, to suspend the payment at interest, according to the conditions detailed in the Prospectus.

Applications for Assurances to be made to the Actuary,

ARTHUR SCRATCHLEY, M.A., 3, PARLIAMENT STREET, WESTMINSTER;

Author of the "Treatise on Associations for Provident Investments" (embracing Savings Banks, Life Assurance Societies, Friendly and Building Societies, &c. &c.).

The Westminster and General

LIFE ASSURANCE ASSOCIATION,

28, KING STREET, COVENT GARDEN, LONDON, W.C.

TRUSTEES.

GEORGE DODD, Esq. COLONEL W. H. MEYRICK.
JOSEPH WILLIAM THRUPP, Esq.

This Association was established, in 1836, by Members of the Westminster Fire Office.

Eighty per Cent. of the Profits of the Association are divided among the holders of Policies in the participating class of Assurance.

The Profits are divided every five years.

The Profit on each Policy is applied, at the option of the Assured, either as an addition to the Sum Assured—in reduction of all future Annual Premiums—or paid in Cash.

The average addition to Policies has exceeded **40 per Cent.** of the Premiums paid on them.

The next Division of the Profits will be made in 1862; and Assurances effected prior to the 1st of January, 1861, for the whole term of life, on the participating scale of premium, will share therein.

When an Assurance is effected for the whole of Life, and the age does not exceed *Sixty*, one half of the Annual Premiums for the first five years may remain on credit, at *5 per Cent.* Interest, to be paid off at the expiration of the five years, or remain as a charge upon the Policy, as may be agreed upon.

Immediate, Deferred, and Survivorship Annuities granted upon favourable terms.

Rates of Premium moderate.

The Stamp Duty on Life Assurance Policies is paid by the Office.

W. M. BROWNE, *Actuary.*

. Active Agents required where the Office is not fully represented.

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This volume is uniform with the preceding volume, and will be found of great use to Actuaries, Accountants, Bankers, Agents, and, in general, to all who are concerned in the valuation of Life Interests, Bonds, Successions, etc., connected with Heritable Property.

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|---|--|
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| 2. Joint Annuity, first payment one year hence. | 8. Assurance of A's death, if first. |
| 3. Annuity during A's survivorship of B. | 9. Assurance of B's death, if first. |
| 4. Annuity during B's survivorship of A. | 10. Assurance at first death. |
| 5. Survivorship Annuity. | 11. Assurance at A's death, if second. |
| 6. Longest Life Annuity, first payment now. | 12. Assurance at B's death, if second. |
| | 13. Assurance at second death. |

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BEING

A POPULAR EXPOSITION OF THE SUBJECT,

AND

A PLEA FOR ITS MORE GENERAL ADOPTION.

BY

H. W. PORTER, B.A.,

FELLOW OF THE INSTITUTE OF ACTUARIES AND OF THE STATISTICAL SOCIETY.

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INTENDED FOR DISTRIBUTION BY THE AGENTS OF LIFE ASSURANCE  
COMPANIES.

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"The object the Author has had in view in this Essay has been to illustrate in a popular manner the principles upon which Life Assurance depends; and while he has carefully abstained from advocating the claims of any particular class of Companies—indeed, from even the mention of the name of any one Office—he has endeavoured to show the importance of the subject to that large portion of the community whose incomes are terminable with their lives."—*Preface*.

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## **THE NEWS,**

*Price Fourpence, Published every Saturday Morning.*

OFFICE—1, STRAND BUILDINGS, STRAND, W.C.

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[From the CRITIC, Feb. 25th, 1860.]

"THE LEADING INSURANCE JOURNAL, the *News*, has recently trebled its size. Nothing can be more satisfactory than the reason given for the change. 'It will not,' says the announcement in the editorial columns, 'have escaped the attention of our friends that, for some months, very frequently more than one-half of the entire journal has been occupied with advertisements. These have entrenched too much upon the space which is due to literary and original contributions.' Hence the enlargement, in connexion with which the *News* will add to its insurance matter, 'mining, banking, railway, and general commercial information.'"

# Royal Insurance Company

ROYAL INSURANCE BUILDING  
NORTH JOHN ST & DALE ST  
**LIVERPOOL.**



AND  
29 LOMBARD STREET  
**LONDON.**

CAPITAL £2,000,000. IN 100,000, SHARES OF £20 EACH.

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## THE FOLLOWING FIGURES EXHIBIT THE

## RAPID GROWTH & INCREASING RESOURCES OF THE CO.

|                                |                                        |
|--------------------------------|----------------------------------------|
| Fire Premiums—1848.....£31,346 | Fire Premiums—1856.....£151,733        |
| Do. 1850.....44,027            | Do. do. 1858.....196,148               |
| Do. 1852.....76,925            | Whilst for 1859 they were over 220,000 |
| Do. 1854.....128,459           | Total Annual Revenue exceeds 300,000   |

**Funds in hand, to meet any Claim, considerably exceed £700,000.**

PERCY M. DOVE, ACTUARY AND MANAGER.

# THE ROYAL INSURANCE CO.

Persons assured by this Company are not subject to any Covenants or Calls, to make good losses which may happen to themselves or others, nor do they depend upon an UNCERTAIN FUND OR CONTRIBUTION, the Capital Stock of this Company being an unquestionable Security to the Assured, in case of Loss.

It is indispensably necessary that every Company which undertakes to replace the Loss occasioned by Fire, or to provide by a specific sum, or by an annuity, the means of subsistence to the widow and the orphan, should be enabled to show its undoubted ability to perform these engagements. As ample evidence of the standing and position of the Royal Insurance Company, it may be stated that its subscribed CAPITAL is

**TWO MILLIONS STERLING.**

THE CAPITAL ACTUALLY PAID UP AND ACCUMULATED, AMOUNTS TO UPWARDS OF  
**SEVEN HUNDRED THOUSAND POUNDS.**

It cannot be too strongly pressed on the attention of the Assurer that SECURITY is the first desideratum in all Insurance transactions, and that his object is not attained unless the event or contingency against which he wishes to guard is provided for, from the moment he has paid his premium, under all possible circumstances.

It is therefore manifest that the Capital of an Insurance Company should be sufficiently large to meet all possible demands, and that its amount should be distinctly stated, in order that its entire sufficiency to meet all claims may plainly appear.

## FIRE DEPARTMENT.

**THE RAPID PROGRESS AND POSITION OF THIS BRANCH**

OF THE COMPANY'S BUSINESS WILL BE BEST SHOWN BY THE FOLLOWING

**EXTRACTS FROM THE REPORT FOR THE YEAR 1858:—**

The experience of the last year affords a striking evidence of the successful working, whilst at the same time furnishes an equally satisfactory illustration of a theory adopted by the Board of Directors, viz:—

**That a large revenue, if legitimately and prudently attained, forms a basis of security which no office of small business can possess to an equal extent.**

The increase alone of the last three years exceeds the entire business of some of the existing, and many of the recently defunct Fire Insurance Companies of this kingdom.

|                                                 |                 |
|-------------------------------------------------|-----------------|
| THE PREMIUMS FOR THE YEAR 1855 BEING .....      | <b>£130,060</b> |
| WHILST THE PREMIUMS FOR THE YEAR 1858 ARE ..... | <b>196,148</b>  |
| Showing an actual increase of .....             | <b>66,088</b>   |

**or upwards of 50 per cent.**

The recent returns of Duty made by Government for this latter year (1858) again show the "Royal" as more than maintaining the ratio of its increase as stated in former years. Only one among the London Insurance Offices exhibits an advance to the extent of one-half the increase of this Company, whilst all the others respectively fall far short of the moiety of our advance.

## LONDON BRANCH.

The progress of the London business shows the largest advance its Fire Revenue has ever made.

|                                     |                     |
|-------------------------------------|---------------------|
| Its nett Premium in 1857 was .....  | <b>£27,766 8 10</b> |
| Whilst in 1858 it amounted to ..... | <b>37,681 11 9</b>  |
| Showing an increase of .....        | <b>9,915 2 11</b>   |

**or more than 30 per Cent. above the preceding year.**

## LIFE DEPARTMENT.

THE COMPANY IS LIKEWISE ENABLED, BY SIMILAR REFERENCES, TO DIRECT THE ATTENTION OF THE PUBLIC TO THE

**WONDERFUL PROGRESS OF THIS BRANCH.**

The amount of new Life Premiums received this year is by far the largest received in any similar period since the commencement of the business, and must far exceed the average of amount received by the most successful offices in the kingdom. The number of Policies issued in the year was 832, the sum assured £387,752 6s. 8d., and the Premium £12,354 3s. 4d. These are nett amounts, after deducting guarantees. These figures show a very rapid extension of business during the last ten years. In the year 1848 the new Premiums amounted only to £1,380 9s. 1d., so that it will be seen that they are exceeded more than nine-fold in the last year! The following Table proves that this increase has taken place by almost regular yearly advances of considerable magnitude. Thus,—

|            | No. of Policies. | Sum Assured.              | New Premiums.     |
|------------|------------------|---------------------------|-------------------|
| 1848 ..... | 98 .....         | <b>£48,764 17 0</b> ..... | <b>£1,380 9 1</b> |
| 1850 ..... | 190 .....        | <b>95,650 9 11</b> .....  | <b>2,627 4 7</b>  |
| 1852 ..... | 422 .....        | <b>181,504 10 6</b> ..... | <b>5,828 5 10</b> |
| 1854 ..... | 408 .....        | <b>161,848 13 4</b> ..... | <b>4,694 16 0</b> |
| 1856 ..... | 703 .....        | <b>297,560 16 8</b> ..... | <b>8,850 3 11</b> |
| 1858 ..... | 832 .....        | <b>387,752 6 8</b> .....  | <b>12,354 3 4</b> |

This amount of new business will, moreover, appear still more encouraging when it is added that the policies issued are on carefully selected lives, as in the same year no less than 129 proposals for an aggregate sum assured of £70,974 were rejected, as not coming fully up to the standard of eligibility established by the Company.

## POST MAGAZINE.

**FIRE PREMIUMS.**—In round numbers, nearly Two HUNDRED THOUSAND POUNDS,—being at the rate of upwards of £500 per office day throughout the entire year, or £100 per office hour from the 1st January to the 31st December. The increase in the Life Branch of the Office is *more remarkable than even that of the Fire Department*. Instituting a comparison between the Fire Premiums for 1855 and those for the past year, the figures in the report show an increase of *upwards of 50 per cent.*; whereas in respect of new Life Premiums the increase for the biennial period 1854-56 was *88 per cent.*, and for the biennial period 1856-58 the increase was *40 per cent.* If we compare the single year 1858 with the year 1854, the accession of new business is still more striking, the one being nearly *three times that of the other.*—August 10, 1859.

### MORNING STAR (London).

The Royal Insurance Company has met with **steady and uninterrupted success** during the whole of the fourteen years of its existence.—August 10, 1859.

### THE ATLAS.

The report adopted at the annual meeting of the Royal Insurance Company exhibits a **remarkable degree of prosperity.**—August 13, 1859.

### THE LIVERPOOL MAIL.

At every annual meeting since the formation of the Company, we have witnessed the same prudence, the same wise forbearance, the same determination to give paramount consideration to the interests and to the security of the assured, the same anxiety to establish the office upon a broad and immovable basis. The result is, that the reputation of the 'Royal' stands so high, that we read without astonishment of the otherwise marvellous successes which have been achieved by it within the last few years.—August 9, 1859.

### THE LIVERPOOL COURIER.

The figures contained in the Directors' report exhibit a rate of progress, in both departments of insurance, which is something remarkable.—August 6, 1859.

### Manchester Examiner and Times.

The report read and adopted at the fourteenth annual meeting of this Company, held in Liverpool, on the 5th instant, shows that the Company's business for the year 1858 has been more than **ordinarily successful.**—August 11, 1859.

### MANCHESTER COURIER.

**THE ROYAL INSURANCE COMPANY.**—The annual meeting of this Company was held on the 5th inst. The report speaks most favourably of the continued and increasing prosperity of the Company.—August 13, 1859.

### The Edinburgh Evening Post.

The facts and figures set forth in that document speak for themselves in far more expressive terms than any we could employ in the way of comment. Institutions conducted on the **sound and enlightened principles** which govern the management of the Royal Company have a sure foundation for a wide and progressive increase of productive business.—August 17, 1859.

### HALIFAX COURIER.

The facts exhibited in the report, we think, irrefragably prove the soundness of the principles on which the Company has been conducted; the perseverance and assiduity with which it has been brought before the public; and, lastly, **the great confidence which is reposed in it**, and most deservedly, by what may be termed the mercantile community in Europe and America.—August 6, 1856.

## Halifax Guardian & Mona's Herald.

**ROYAL INSURANCE COMPANY, LIVERPOOL.**—The report read and adopted at the fourteenth annual meeting of this Company, held in Liverpool last week, shows that the Company's business for the year 1858 has been **more than ordinarily successful.**—August 13, 1859.

### WESLEYAN TIMES (London).

The affairs of this important Company evidently stand in a sound and prosperous condition, and its operations have increased, not through the purchase or amalgamation of other undertakings, but from the **valuable character of its own connections** and highly efficient management.—August 15, 1859.

### THE NONCONFORMIST (London).

**THE ROYAL INSURANCE COMPANY.**—When we consider the number of Insurance Companies which have been brought into a short-lived existence within the last few years, many of which have either transferred their business to, or amalgamated with others, and sad to relate for the unfortunate shareholders, too many now winding up in Chancery, it is gratifying to record the transactions of one of the most successful assurance institutions in the United Kingdom.—August 17, 1859.

### MORNING ADVERTISER.

The report presented to the shareholders of the Royal Insurance Company, at the meeting in Liverpool last week, is highly satisfactory, since it demonstrates most conclusively the **increasing prosperity of the undertaking.**—August 10, 1859.

### WEEKLY CHRONICLE and REGISTER.

**THE ROYAL INSURANCE COMPANY.**—This Company, which we believe has the honour of being the first Insurance Company registered under the 7th and 8th Vict. cap. 110, and furthermore of being **one of the most successful Companies ever registered** under that remarkable Act, has just held its fourteenth annual meeting.—August 13, 1859.

### GORE'S ADVERTISER.

The Royal Insurance Company is a striking instance of the success which attends the combined efforts of Liverpool commercial men in conducting Institutions of this kind. Ever since its establishment its position has been gradually improving, until, at its fourteenth anniversary meeting on Friday, its directors are enabled to declare a dividend equal to 17½ per cent. on original paid-up capital.—August 11, 1859.

### LEEDS TIMES.

The figures of the report are of a striking kind. The Premiums in 1855 were £130,060, while in 1858 they amounted to £196,148. The increase, £66,088, is said to exceed the entire business of many existing Insurance Companies.—August 13, 1859.

### LEEDS INTELLIGENCER.

The amount of Fire Premiums was shown to reach the enormous sum of £196,148, being an increase of no less than £66,088 in three years, or **more than 50 per cent. advance** in that comparatively short period.—August 13, 1859.

### DAILY CHRONICLE Newcastle-on-Tyne.

**PROGRESS OF LIFE AND FIRE INSURANCE.**—The report of the Royal Insurance Society, read at the annual meeting the other day, furnishes interesting proof of the progress which is being made in the insurance of life and property. At the same time it is to be observed that the unusual influx of new business to the company clearly shows the increased confidence of the public in this establishment.—August 17, 1859.



### Annual Premiums for an Assurance of £100 for the whole Term of Life. WITH PROFITS.

| AGE.        | PREMIUMS. | AGE.      | PREMIUMS. |
|-------------|-----------|-----------|-----------|
| £ s. d.     |           | £ s. d.   |           |
| 16 years... | 1 16 0    | 39 years. | 3 2 4     |
| 17 " ...    | 1 16 10   | 40 " ...  | 3 4 1     |
| 18 " ...    | 1 17 8    | 41 " ...  | 3 5 11    |
| 19 " ...    | 1 18 6    | 42 " ...  | 3 7 11    |
| 20 " ...    | 1 19 4    | 43 " ...  | 3 10 0    |
| 21 " ...    | 2 0 3     | 44 " ...  | 3 12 2    |
| 22 " ...    | 2 1 2     | 45 " ...  | 3 14 6    |
| 23 " ...    | 2 2 2     | 46 " ...  | 3 16 11   |
| 24 " ...    | 2 3 2     | 47 " ...  | 3 19 6    |
| 25 " ...    | 2 4 2     | 48 " ...  | 4 2 3     |
| 26 " ...    | 2 5 3     | 49 " ...  | 4 5 2     |
| 27 " ...    | 2 6 4     | 50 " ...  | 4 8 3     |
| 28 " ...    | 2 7 6     | 51 " ...  | 4 12 0    |
| 29 " ...    | 2 8 7     | 52 " ...  | 4 15 11   |
| 30 " ...    | 2 9 9     | 53 " ...  | 4 19 11   |
| 31 " ...    | 2 11 0    | 54 " ...  | 5 4 1     |
| 32 " ...    | 2 12 2    | 55 " ...  | 5 8 6     |
| 33 " ...    | 2 13 5    | 56 " ...  | 5 13 2    |
| 34 " ...    | 2 14 9    | 57 " ...  | 5 18 1    |
| 35 " ...    | 2 16 2    | 58 " ...  | 6 3 2     |
| 36 " ...    | 2 17 7    | 59 " ...  | 6 8 7     |
| 37 " ...    | 2 19 1    | 60 " ...  | 6 14 4    |
| 38 " ...    | 3 0 8     |           |           |

\* EXAMPLE.—A person aged 30 next birthday, may, by the yearly payment of £2 9s. 3d., secure £100 to his Executors, Administrators, or Assigns, at his death, whenever such death shall happen.

### Annual Premiums for an Assurance of £100 payable at 60 or at Death. WITHOUT PROFITS.

| AGE.    | PREMIUMS. | AGE.    | PREMIUMS. | AGE.    | PREMIUMS. |
|---------|-----------|---------|-----------|---------|-----------|
| £ s. d. |           | £ s. d. |           | £ s. d. |           |
| 20      | 2 4 4     | 31      | 3 5 1     | 41      | 5 3 1     |
| 21      | 2 5 9     | 32      | 3 7 8     | 42      | 5 9 3     |
| 22      | 2 7 3     | 33      | 3 10 6    | 43      | 5 16 2    |
| 23      | 2 8 10    | 34      | 3 13 5    | 44      | 6 4 0     |
| 24      | 2 10 7    | 35      | 3 16 8    | 45      | 6 12 9    |
| 25      | 2 12 4    | 36      | 4 0 2     | 46      | 7 2 10    |
| 26      | 2 14 3    | 37      | 4 4 0     | 47      | 7 14 6    |
| 27      | 2 16 2    | 38      | 4 8 0     | 48      | 8 8 1     |
| 28      | 2 18 3    | 39      | 4 12 7    | 49      | 9 4 1     |
| 29      | 3 0 4     | 40      | 4 17 5    | 50      | 10 3 3    |
| 30      | 3 2 8     |         |           |         |           |

### Premium to secure £100, payable to a CHILD at the Age of 21 years.

| WITHOUT RETURNS. |              |              | WITH RETURNS. |  |
|------------------|--------------|--------------|---------------|--|
| AGE.             | SINGLE PREM. | ANNUAL PREM. | ANNUAL PREM.  |  |
| 1 year           | 35 18 4      | 3 1 4        | 3 11 1        |  |
| 2 "              | 40 8 8       | 3 7 0        | 3 16 3        |  |
| 3 "              | 44 15 1      | 3 13 1       | 4 1 10        |  |
| 4 "              | 48 3 0       | 3 19 7       | 4 8 3         |  |
| 5 "              | 51 6 2       | 4 6 9        | 4 15 5        |  |
| 6 "              | 54 1 4       | 4 14 9       | 5 3 6         |  |
| 7 "              | 56 13 1      | 5 3 11       | 5 12 10       |  |
| 8 "              | 59 3 2       | 5 14 4       | 6 3 6         |  |
| 9 "              | 61 12 8      | 6 6 8        | 6 16 0        |  |

\* EXAMPLE.—By the payment of a single amount of £35 18s. 4d., or by annual payment of £3 1s. 4d. for a child not exceeding one year old, £100 may be secured, payable when it arrives at the age of 21 years.

### The Directors invite attention to a few of the advantages the "Royal" offers to its Life Assurers:—

- 1st.—THE GUARANTEE OF AN AMPLE CAPITAL, AND EXEMPTION OF THE ASSURED FROM LIABILITY OF PARTNERSHIP.
- 2nd.—MODERATE PREMIUMS.
- 3rd.—SMALL CHARGE FOR MANAGEMENT.
- 4th.—LARGE PARTICIPATION OF PROFITS BY THE ASSURED, AMOUNTING TO TWO-THIRDS OF THEIR NETT AMOUNT, EVERY FIVE YEARS, TO POLICIES THEN TWO ENTIRE YEARS IN EXISTENCE.
- 5th.—PROMPT SETTLEMENT OF CLAIMS.
- 6th.—DAYS OF GRACE ALLOWED, WITH THE MOST LIBERAL INTERPRETATION.

### THE EXTRAORDINARY SUCCESS OF THE COMPANY, AND THE PERFECT SECURITY ITS GREAT RESOURCES AFFORD TO INSURERS, HAVE BEEN COMMENTED UPON BY MOST OF THE LEADING NEWSPAPERS IN THE COUNTRY. THE FOLLOWING ARE ABSTRACTS OF A FEW OF THESE NOTICES.—

#### TIMES' MONEY ARTICLE.

At the Annual Meeting of the Royal Insurance Company to-day the report for the year 1858 stated that the Premiums received in the Fire Department amounted to £196,148, showing an increase of £66,088, or more than 50 per Cent., in three years. A Dividend of 3s. and a Bonus of 4s. per Share were declared, free of income-tax, and £30,000, being the amount of undivided profits, was carried to the Reserved Fund, now raised to £140,850. In the Life Department 832 New Policies were issued in the year, Assuring £387,752, upon which £12,354 was received in New Premiums.—August 6, 1859.

#### DAILY NEWS (London).

At the Annual Meeting of the Royal Insurance Company, the Directors' report was favourably received. In the Fire Department the premiums for the year 1858 were stated at £196,148, being £66,088, or more than 50 per cent., more than in 1855. The amount of new Life Premiums received in 1858 was larger than in any previous period.—August 9, 1859.

#### The London STANDARD, MORNING HERALD, and EVENING HERALD.

The transfer from profit and loss of £30,000 to the Reserved Fund, making the total to the credit of the latter account £140,850, attests the financial results of operations as conducted under the superintendence of a vigilant board and well-selected staff of officers.—August 8, 1859.

#### MORNING POST (London).

The report of the Royal Insurance Company, which was published in the *Morning Post* this morning, cannot be otherwise than most gratifying to the proprietors and assurers, as showing that, notwithstanding the extraordinary loss by the great fire at Valparaiso (upwards of £20,000), the losses still continue less than the calculated average.—August 9, 1859.

#### DAILY TELEGRAPH (London).

The progress of the Company during the last ten years has been highly satisfactory, especially as it has enabled the Directors to declare a dividend and bonus for the year 1858 equal to 17½ per cent. on the original shares, and to make an addition of £30,000 to the Reserve Fund.—August 10, 1859.

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| Tu          | 17 17           | 14 45           | 13 73           | 17 108          | 15 136          | 12 .            | 14 227          | 11 255          | 16 290          | 13 C 318        | 11 346      |
| W           | 18 18           | 15 46           | 14 C 74         | 18 109          | 16 137          | 13 165          | 15 228          | 12 256          | 17 291          | 14 319          | 12 C 347    |
| Th          | 19 19           | 16 47           | 15 75           | 19 110          | 17 .            | 14 166          | 16 C 229        | 13 257          | 18 292          | 15 320          | 13 348      |
| F           | 20 20           | 17 48           | 16 76           | 20 111          | 18 139          | 15 167          | 17 230          | 14 258          | 19 293          | 16 321          | 14 349      |
| S           | 21 21           | 18 49           | 17 77           | 21 C 112        | 19 140          | 16 168          | 18 231          | 15 C 259        | 20 294          | 17 322          | 15 350      |
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| M           | 23 23           | 20 51           | 19 79           | 23 114          | 21 142          | 18 170          | 20 233          | 17 261          | 22 296          | 19 324          | 17 352      |
| Tu          | 24 24           | 21 52           | 20 80           | 24 115          | 22 .            | 19 C 171        | 21 234          | 18 262          | 23 297          | 20 D 325        | 18 353      |
| W           | 25 25           | 22 .            | 21 81           | 25 .            | 23 144          | 20 172          | 22 235          | 19 263          | 24 298          | 21 .            | 19 354      |
| Th          | 26 26           | 23 54           | 22 C 82         | 26 117          | 24 .            | 21 173          | 23 C 236        | 20 264          | 25 299          | 22 327          | 20 D 355    |
| F           | 27 27           | 24 55           | 23 83           | 27 118          | 25 .            | 22 174          | 24 237          | 21 C 265        | 26 300          | 23 328          | 21 356      |
| S           | 28 28           | 25 56           | 24 84           | 28 D 119        | 26 147          | 23 175          | 25 238          | 22 266          | 27 301          | 24 329          | 22 357      |
| S           | 29 29           | 26 57           | 25 .            | 29 120          | 27 D .          | 24 .            | 29 211          | 23 267          | 28 302          | 25 330          | 23 358      |
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| Th          |                 |                 | 29 89           |                 | 31 152          | 28 180          |                 | 27 271          |                 | 29 334          | 27 362      |
| F           |                 |                 | 30 D 90         |                 |                 | 29 181          |                 | 28 272          |                 | 30 335          | 28 C 363    |
| S           |                 |                 | 31 91           |                 |                 | 30 182          |                 | 29 .            |                 |                 | 29 364      |
| S           |                 |                 |                 |                 |                 |                 |                 | 30 C 274        |                 |                 | 30 365      |
| M           |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 | 31 366      |

5 Dividends due on Consols—3 per Cent., 1726.

6 Annuities for Terms expire.

9 Epiphany. Twelfth Day.

9 Fire Insurances expire.

11 Hilary Term begins.

31 ends.

38 O Partial Eclipse of Moon: begins after Midnight; middle, 2.28 A.M.; end, 4.57.

53 Ash Wednesday.

78 H. R. H. Princess Louisa, aged 12.

85 Lady Day.

86 H. R. H. the Duke of Cambridge, aged 41.

92 Palm Sunday.

96 Dividends due on Bank Stock—3 per Cent. Reduced.

Old & New 3 per Cent. Annuities.

Long Annuities expire.

97 Good Friday.

98 H. R. H. Prince Leopold, aged 7.

99 Easter Sunday.

100 Fire Insurances expire.

105 H. R. H. Princess Beatrice, aged 3.

107 Easter Term begins.

116 H. R. H. Princess Alice, aged 17.

122 H. R. H. Prince Arthur, aged 10.

129 Easter Term ends.

134 Rogation Sunday.

138 Ascension Day.

143 Trinity Term begins.

145 Her Majesty attains the age of 41.

146 H. R. H. Princess Helena, aged 14.

148 Whit Sunday.

155 Trinity Sunday.

164 Trinity Term ends.

176 Midsummer Day.

187 Dividends due as on day 5.

191 Fire Insurances expire.

200 O 4-5ths of Sun eclipsed: begins, 1.38; middle, 2.48; end, 3.53.

219 H. R. H. Prince Alfred, aged 16.

239 H. R. H. the Prince Consort, aged 41.

273 Michaelmas Day.

284 Dividends due as on day 96.

287 Fire Insurances expire.

307 Michaelmas Term begins.

314 H. R. H. the Prince of Wales attains 19.

326 H. R. H. the Princess Frederick William of Prussia, aged 20.

331 Michaelmas Term ends.

337 1st Sunday in Advent.

360 Christmas Day.

Transfer Days at Bank of England, Tuesday, Wednesday, Thursday, and Friday. On other days (when not shut) on payment of 2s. 6d. extra for transfer.

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